



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b></p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness.</p> <p><b>Visa Platinum With Rewards</b></p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> when you open your account, based on your creditworthiness.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b></p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness.</p> <p><b>Visa Platinum With Rewards</b></p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b></p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness.</p> <p><b>Visa Platinum With Rewards</b></p> <p>Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>

<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p style="text-align: center;">or</p> <p style="text-align: center;">of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to</p> <p>Up to</p>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).”

**Effective Date.**

The information about the costs of the card described in this application is accurate as of  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

<p>Late Payment Fee</p> <p>Returned Payment Fee</p> <p>Statement Copy Fee</p> <p>Document Copy Fee</p> <p>Rush Fee</p> <p>Card Replacement Fee</p>	<p>or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.</p> <p>or the amount of the required minimum payment, whichever is less.</p>
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